

# Important Information About the HIPP Program

## What is the HIPP Program?

HIPP is the Health Insurance Premium Payment (HIPP) Program, one of the services available to people who get Medicaid (Title 19). The HIPP Program helps people get insurance or keep insurance they already have by paying for the premiums.

## Why do I want other insurance?

- The health plan may cover services that are not covered by Medicaid.
- Other people in your family who are not covered by Medicaid, may be covered by your health plan.
- HIPP helps you get and keep insurance you might not be able to afford.
- If you are already enrolled in a health plan, the HIPP Program could put money back in your pocket.

## How can I get HIPP?

- You or someone in your home has to have Medicaid.
- You must have medical insurance or be able to get it through your employer.
- The health plan must be cost-effective.

## What is “cost-effective”?

“Cost-effective” means that it costs the State less to buy the insurance to help pay your medical bills than for Medicaid to pay all of the costs.

## Does HIPP cost me anything?

No. The HIPP Program will pay for the cost of insurance premiums, coinsurance and deductibles for the people in your family who get Medicaid. You will have to pay for deductibles and co-insurances for the family members who don't get Medicaid.

## How do you decide if my insurance is cost-effective?

The HIPP Program looks at the average amount of Medicaid that is spent on a family like yours and compares it to what it would cost Medicaid to buy the insurance for you.

**Important:** To make this decision you need to return any information we may ask for.

## What if I don't want to have other insurance?

The HIPP Program is a way for the State of Iowa to save money. If you choose not to give us the information we need or not to work with the Program, your Medicaid may be stopped.

## What kind of insurance plans will the HIPP Program pay?

The HIPP Program may be able to pay for insurance through:

- Your employer, or
- A health insurance policy you buy from an insurance agent.

## The HIPP Program does not pay for:

- Insurance for someone who does not live in your home.
- School plans based on enrollment or attendance as a student.
- An insurance plan that pays income to the policyholder or pays only limited amounts for services.
- Plans that are limited to a temporary period of time.
- Plans that have an absent parent as the policyholder.
- Any plan for which Medicare is currently the primary or secondary payer.
- An insurance premium that is used to reduce the Medically Needy Spenddown amount for Medicaid.

## Questions?

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